

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Nickeisha Khadene Lamey Salmon
Debtor,

WILMINGTON SAVINGS FUND SOCIETY,
FSB, AS TRUSTEE OF QUERCUS
MORTGAGE INVESTMENT TRUST
Movant.

v.

Nickeisha Khadene Lamey Salmon
Debtor/Respondent,

Jack N. Zaharopoulos, Trustee
Additional Respondent.

BANKRUPTCY CASE NUMBER
19-04336/HWV

CHAPTER 13

**RESPONSE OF WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF
QUERCUS MORTGAGE INVESTMENT TRUST TO DEBTOR'S MOTION TO
MODIFY PLAN**

WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST, by and through its counsel, LOGS Legal Group LLP, hereby responds to Debtor's Motion to Modify Plan, and in support thereof, avers as follows:

1. Admitted.
2. Admitted.
3. Admitted the proposed plan sets forth curing the post-petition arrears. However, Respondent opposes same as it has not received any post-petition payments since the case was filed in 2019. Respondent submits this amended plan is per se infeasible in light of the Debtor's arrears.
4. Denied. Respondent opposes the proposed amendments as it is prejudiced by severely delayed payments and also because the plan appears per se infeasible.

WHEREFORE, WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST respectfully requests that confirmation of the Debtor's Motion to Modify Plan be dismissed/denied.

/s/ Kristen D. Little

Christopher A. DeNardo 78447

Kristen D. Little 79992

LOGS Legal Group LLP

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CERTIFICATE OF SERVICE

I, Kristen D. Little an employee of the law firm of LOGS Legal Group LLP hereby certify that I caused to be served true and correct copies of the foregoing by First Class Mail, postage prepaid, at the respective last known address of each person set forth below on this June 17, 2021:

Nickeisha Khadene Lamey Salmon
663 Avoy Road
Lake Ariel, PA 18436

Tullio DeLuca, Esquire
381 North 9th Avenue
Scranton, PA 18504

Jack N. Zaharopoulos, Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS
TRUE AND CORRECT.

/s/ Kristen D. Little

Christopher A. DeNardo 78447

Kristen D. Little 79992

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ORDER

AND NOW, this _____ day of _____, 2021, upon
consideration of the Debtor's Motion to Modify Plan and Respondent's response thereto;

It is hereby ORDERED that Debtor's Motion to Modify Plan are DENIED.

BY THE COURT:

HONORABLE HENRY W. VAN ECK
UNITED STATES BANKRUPTCY JUDGE